

## All About Building Permits

Getting a building permit when you have remodeling or construction work done in your home is critical. Not only will it ensure the work satisfies local building codes, but it also could protect you against problems when you sell.

Getting a permit can be expensive and time-consuming, but it's an important step that a conscientious homeowner does not skip.

### **SAFETY**

Building permits are primarily about safety. A deck that isn't structurally sound can cause injuries to you or your loved ones. Structures that extend too near a sidewalk can be unsightly and cause issues such as difficulties accessing emergency services or utilities.

Check with your city or county authorities about which projects in your area require a permit. Large projects, such as building additions, constructing a deck or knocking down walls, will likely require a detailed application with a site



plan, building plans and multiple stages of review and inspection. Small projects such as putting up a small pergola or adding landscaping, might qualify for a quicker, over-the-counter approval. According to Nolo.com, some projects usually don't require a permit. They include repainting your house, adding kitchen cabi-

nets, replacing most kitchen appliances, repaving your driveway, installing floor coverings or erecting a small fence.

### **WHY SOME HOMEOWNERS SKIP PERMITS**

Some homeowners see obtaining a permit as a burden because of the extra time and money that may be required.

Applying for a permit lets your local taxing authority know that your property has increased in value. Because property taxes in most areas are based on a property's value, increased value translates to higher taxes.

When you apply for a permit, the city or county will also want to make sure your project

meets certain minimum building standards, such as those that pertain to electrical wiring or structural integrity. The process might involve having inspections at various stages of the project, or simply when it is finished. Inspections can add to the length of time it takes to complete a project, and the safety requirements may mean more expensive materials or supplies that add to project costs.

### **SELLING**

When you sell a home, you typically are required to disclose any work that was not permitted or completed to meet local building codes. If you do not get a permit and do not disclose this fact, buyers might be able to file a legal claim against you if the unpermitted structure causes problems in the future. Getting a permit is a good way to protect yourself from future legal liability.

The buyers of your home will likely have a home inspection completed, and the inspector could easily discover unpermitted or sub-standard work. The buyers likely will ask you to bring the property up to code, which could be an expensive prospect. It's better to put the time, effort and expense into getting a permit up-front than to deal with potentially expensive problems later.



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## REAL ESTATE 101



### Choose a Reputable Contractor

Contractors must be licensed to get permits in most areas. If you're working with a contractor who refuses to get a permit, it's likely because he does not meet the building department's requirements for contractors. It's your responsibility as a homeowner to be sure a permit is in place, as you will be the responsible party if any issues arise later. Work with reputable contractors and insist on a permit.

## HOMEWISSE GLOSSARY

**Certificate of occupancy:** a document that tells you what a structure is used for, that it is suitable for occupancy and that it complies with all building codes.

SOURCE: Thebalancesmb.org

# AD SPACE